New York State Department of Financial Services - Banking Division

Based on Fiscal Year 2025-26 Quarter 4

Industry Detail		Supervisory Calculation						Regulatory Calculation			Assessment
Depository Institutions and Rep Offices (215 Total)	Industry Financial Basis	Annual Average Supervisory Hours by Institution Size *			Hourly Rate [2]	Total Supervisory Costs	General Regulatory Costs	Regulatory Rate	Investigation Fees	Assessment paid by institutions no longer licensed by	Assessment[3]
Dom Article XII Investment Co	Assets $3.173 Trillion	0	All	186	$0						
International Article XII		1	<$10B	546	$176						
		0	$10B – 35B	N/A							
		0	>$35B	N/A							
Commercial Banks		5	<$50M	140	$120						
		10	$50-500M	427							
		7	$500M-$1B	480							
		19	> $1B	788							
Credit Unions		3	<$50M	52	$120						
		1	$50-300M	58							
		8	>300 M	518							
Foreign Banking Organizations		21	<$2B	274	$120	$20,198,416.00	$63,367,379	1.99 (per $100,000 assets)	$142,329.00	$131,029.57	**83,565,795**
		13	$2-5B	458							
		8	$5-10B	545							
		24	>$10B	727							
Foreign Representative Offices		31	All	8	$120						
Institutions under Continuous Supervision [4]		3	<$40B	3,394	$176						
		6	>$40B	5,863							
Institutions under Modified Continuous Supervision [4]		10	All	1,751	$176						
Limited Purpose Trust Companies		6	<$10M	195	$120						
		14	>$10M	424							
Safe Deposit Companies		0	<$500K	23	$120						
		0	>$500K	32							
Savings Institutions		0	<$100M	140	$120						
		4	$100-500M	427							
		4	$500M-$1B	480							
		4	>$1B	788							

[1] This chart summarizes Gen. Assessment charges for 2025-26 fiscal year. Institution size is as of 12/31/24 for all institutions.

[2] The hourly rate is determined by averaging the salaries and fringe costs of all examiners supervising each type of entity. For this figure, the Department uses staffing assigned to these units in January 2025.

[3] The percentage of the Total Assessment Bill for each industry is forecast for the coming year and determined by the salary and fringe of examiner and specialist employees assigned to those industry groups.

[4] Some institutions in this category with multiple entities regulated by the Department of Financial Services will receive one bill.

[5] Asset figures for all institutions have been rounded to millions which may give rise to a variation from the stated rates.

Industry Detail		Supervisory Calculation						Regulatory Calculation			Budgeted Assessment
Non Depository Institutions (1,048 Total)	**Industry Financial Basis**	**Annual Average Supervisory Hours by Institution Size ***			**Hourly Rate [2]**	**Total Supervisory Costs**	**General Regulatory Costs**	**Regulatory Rate**	**Investigation Fees**	**Assessment paid by institutions no longer licensed by DFS**	**Assessment [3]**
Budget Planners	# of Customers 22,929	7 8 4	<500 500 - 2000 >2000	40 75 112.4	$115	$152,904	$838,359	$36.53 (per customer)	$0	$0	$991,263
Check Cashers	NY Checks Cashed $7,058 B	40 33	<$50M >$50M	44 74	$115	$483,230	$1,185,062	$16.80 (per 100,000 NY Checks)	$29,143	$135,249	$1,832,684
Licensed Lenders	NY Assets $1.709 B	12 8 3	<$5M $5-100M >$100M	36 67.2 97.2	$115	$145,038	$965,301	56.48 (per $100,000 Assets)	$7,714	$0	$1,118,053
Money Transmitters	NY Transactions $231,803 B	3 27 26 34 25	<$10M $10M–100M $100M-1B >$1B	$111 $148 199.5 328.1 501	$115	$3,817,586	$4,630,894	$1.99 (per $100,000 NY transactions)	$92,571	$69,107	$8,610,158
Premium Finance Companies	NY Origination Loans $3,782B	0 14 15	<$5M <$5M >$5M	12 16 26	$115	$70,610	$1,083,262	$28.64 (per $100,000 NY Loans)	$10,286	$0.00	$1,164,158
Sales Finance Companies	NY Loans $17,784 B	0 19 56	0 <$1M >$1M	12 16 33	$115	$250,240	$2,645,312	$14.87 (per $100,000 NY Loans)	$26,571	$5,561	$2,927,684
Student Loan Servicers	Total number of NY 9,898 M	1 12 6 6 6	<2K 2K -10K 10K -50K >50K	37.5 50 150 650 950	$76	846,450.00	$46,504	$4.05 (per 100 NY Accounts)	$5,143	$1,903	$900,000
Mortgage Bankers	$ NY Gross Income 2,033B	0 11 38 54 34	0 0 <$1M $1-10M >$10M	39 52 67 81 116	$119	3,080,136.50	$11,754,662	[illegible]	218571.00	1,154,615.35	$15,053,369
Mortgage Brokers		11 1 12 1 200 119 47 43	Inactive $0-$100 K $100K- $500K $500K-$1M >$1M	8 15 16.5 18.5 22 26 37 51							
Mortgage Servicers		1 4 14 13 4	 <$1M $1-10M >$10M	39 52 67 81 116							
Total All Regulated Institutions	**1,189**					**$28,198,161**	**$85,386,970**		**$532,328**		121,663,165